



■ spotlight

July 2008 Vol. 41 No. 7

250

M

*another stellar quarter
on the road to*



A monthly publication spotlighting top producers of American Income Life and National Income Life



ROGER SMITH

PRESIDENT & CEO
AMERICAN INCOME LIFE & NATIONAL INCOME LIFE

ON THE ROAD

Business writer Thomas J. Peters once said, "Celebrate what you want to see more of." In recent issues of Spotlight and past emails to the field, we have highlighted your achievements and congratulated everyone for their efforts. We have had extraordinary lead counts and all-time highs. It seems like every month we have another record broken, which garners more congratulations and celebration.

Now, you've shown us just what "more" means.

With June behind us, we have completed a phenomenal quarter, up twenty-two percent from our previous record. Our lead count and groups signed are fifteen and twenty percent over what we finished last year, respectively. The agent count and average agents submitting for June are all-time highs. This is definitely worth celebrating.

So, what more can you show us?

At Convention, I introduced my plan for \$250M ALP by 2014. Since then, I have received calls and emails from people asking me just what I was thinking. In truth, I was thinking about all of you – the World's Greatest Sales Force that never fails to astound me with its determination, ambition, and drive. I was thinking about our sales force that continuously breaks company records and pushes itself to new levels of achievement. I knew that if I set this goal, you all would do everything within your power to make it happen.

The road to \$250M will not be an easy one to traverse. It will require more of your trademark determination and hard work, and it will not be an instantaneous result. But as Scott has mentioned previously, all we need is an increase of fifteen percent every year, and I know you are fully capable of those results. We are already at that percentage for this year – on our way to the best year in company history – so I know we can look forward to achieving this aggressive yet attainable goal.

Another quote that always stands out to me is, "Stop worrying about the potholes in the road and celebrate the journey!" Our journey has begun, and I'm proud to walk with you every step of the way.



American Income Life Insurance Company has been meeting union families' needs for over half a century. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

spotlight

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SGA CAREER TRACK

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@aillife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,235,134.26 in bonuses. For more information on the monthly bonuses, turn to Page 17.

REQUIRED RETENTION RATE

Effective Jan. 1, 2008, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

DATES TO REMEMBER

Wednesday, August 27, 2008
All business and PR credits must be at the Home Office to count for August production.

LOOK FOR ME!



STELLAR QUARTER ON THE ROAD TO 250M

PG. 10



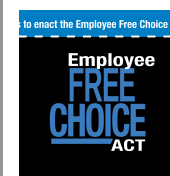
15% CONTEST WINNERS

PG. 11



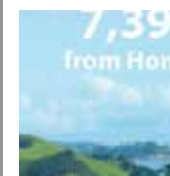
BETTER YOUR BEST RECRUITING MONTH

PG. 12



WE SUPPORT THE WORKERS' RIGHT TO CHOOSE

PG. 14



HOME OFFICE VISITS NEW ZEALAND

PG. 15

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2009 Awards Presentation, are: the top SGA from each category based on the percentage of Net ALP objective, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2009 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to the Beverly Hilton, home of the Golden Globe Awards! The convention will be held May 14-17, 2009.*

Individual Producers



1. TEHANI MARAGOS
Honolulu, HI



2. ROGHIE HASSANLOO
Toronto, ON



3. LILY TCHEN
Los Angeles, CA



4. MAX QUASEM
Los Angeles, CA



5. BRENDA ANDERSON
Honolulu, HI



6. CATHERINE MINOR
Honolulu, HI



7. JOSE LOPES
Middletown, CT



8. TIMOTHY CRUISE
Las Vegas, NV



9. LARRY BOLINSKE
Las Vegas, NV



10. HELEN TAYLOR
Burnaby, BC

JUNE PRODUCTION

Name	Net ALP	NG	Rtn	MGA	SGA
1. Tehani Maragos	\$39,542	100		John Collins	Altig-Orlovic
2. Roghie Hassanloo	37,192		80.5	Byron Paz	Josh Chalom
3. Lily Tchen	26,615		73.6	David Iriye	Cohen-Cohen
4. Max Quasem	25,055		87.1		Cohen-Cohen
5. Brenda Anderson	22,089	90		John Collins	Altig-Orlovic
6. Catherine Minor	21,908	80		Christopher Clark	Altig-Orlovic
7. Jose Lopes	21,527		70.8	Jose Lopes	David Zophin
8. Timothy Cruise	18,758		72.8		Altig-Orlovic
9. Larry Bolinske	18,060		82.8	Larry Bolinske	Altig-Orlovic
10. Helen Taylor	17,957		78.0	Bobby Gujral	Altig-Orlovic
11. Raymond Angeles	17,240	92		Daven Hermosura	Altig-Orlovic
12. Bradley Ellison	17,162		72.5	Sonny Gurney	Paul Rumbuc
13. Al-Karim Walji	17,129		81.0		Altig-Orlovic
14. Karen Sessing	17,025	94		Mitch Duplantis	Marc Rosen
15. Ed Olfert	16,808		94.0	Eric LaBossiere	Altig-Orlovic
16. Elvis O'Banor	16,637	94		Laura Fisher	Eric Giglione
17. Steven Stensrud	15,850		74.4	John McGrath	Altig-Orlovic
18. Robert Prodnick	15,845	100		Earnest Powers	Simon Arias
19. Bianca Zaragoza	15,712		69.1		Steve Hartman
20. Ben Halali	15,557		73.5	Ben Halali	Jatof-Foti

>> ALL TIME RECORD \$71,391 NET ALP STEVEN STENSRUD <<

YTD PRODUCTION

Name	Net ALP	NG	Rtn	MGA	SGA
*1. Roghie Hassanloo	\$179,033		80.5	Byron Paz	Josh Chalom
*2. Kevin Ishikane	131,616		71.0	Daven Hermosura	Altig-Orlovic
*3. Lily Tchen	130,347		73.6	David Iriye	Altig-Orlovic
*4. Steven Stensrud	127,763		74.4	John McGrath	Cohen-Cohen
*5. Max Quasem	122,525		87.1		Cohen-Cohen
*6. Jose Lopes	103,468		70.8	Jose Lopes	Tom Williams
*7. Freida Yakubov	98,288		87.8	Elaina Bosco	Surace-Smith
*8. Timothy Cruise	94,233		72.8		David Zophin
*9. Kent Zadko	92,020		82.8	Shaun McDonald	Altig-Orlovic
*10. Helen Taylor	91,307		78.0	Bobby Gujral	Altig-Orlovic
11. Jamison Weatherspoon	91,020	93		Nicholas Zangardi	Altig-Orlovic
12. Bianca Zaragoza	89,787		69.1		Altig-Orlovic
13. Dart Brown	79,588	87		Timothy Clark	Steve Friedlander
14. Amy Buskas	77,343		80.6	Lee Jeffers	Surace-Smith
15. Bobby Gujral	74,543		93.9	Bobby Gujral	Altig-Orlovic
16. Catherine Minor	73,826	80		Christopher Clark	Altig-Orlovic
17. Haoyu Xu	73,241		82.0	Brian Allt	Altig-Orlovic
18. Yevgeniy Kashkin	71,820		89.4	Maijargal Sukhbaatar	Altig-Orlovic
19. Benjamin Eggen	71,152		77.1	Benjamin Eggen	Jatof-Foti
20. Maifea Fetu	70,433	92			Altig-Orlovic

>> ALL TIME RECORD \$278,449 NET ALP ZACHARY HART <<

Supervising Agents



1. SARAI CASTANON
San Jose, CA



2. NELSON SCOTT
Conyers, GA



3. JAMES VATERT
Tigard, OR

General Agents



1. DANIEL WALTON
Cleveland, OH



2. EVAN HOLZHAUSER
Edison, NJ



3. WILLIAM RAY
Pittsburgh, PA



4. KIMBERLY BIRD
Woodridge, IL



5. KYRIACOS DAVIS
Pittsburgh, PA

JUNE PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	MGA	SGA
1. Sarai Castanon	\$42,650	\$42,840	92		Benham Halali	Jatof-Foti
2. Nelson Scott	30,948	34,491	82		Brandon Teter	Matthew Hogan
3. James Vatter	29,395	33,792	93		Tiffany Roland	Altig-Orlovic
4. Jermaine Gunter	25,774	31,537	90		Mitch Duplantis	Marc Rosen
5. Nicholas Lorence	22,140	30,235	91			Altig-Orlovic

>> ALL TIME RECORD \$78,033 1ST SIX MO AGT LORENZO LAMEKO <<
>> ALL TIME RECORD \$81,207 NET ALP LORENZO LAMEKO <<

YTD PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	MGA	SGA
*1. Michael Garrett	\$173,557	\$181,550		72.7	Harjeet Rana	Imran Satti
2. Yvonne Brown	95,387	119,652	87		Stephen Hill	Steve Friedlander
3. Peter LilaLilomaiava	93,201	106,139	82		Lorenzo Lameko	Steve Friedlander
4. Nelson Scott	91,005	110,479	82		Brandon Teter	Matthew Hogan
5. Maifea Fetu	88,128	127,136	91			Steve Friedlander

>> ALL TIME RECORD \$298,373 1ST SIX MO AGT LORENZO LAMEKO <<
>> ALL TIME RECORD \$443,893 NET ALP MARY ANN GAELIC <<

JUNE PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	MGA	SGA
1. Daniel Walton	\$45,861	\$55,709		72.5	Stephen Bendure	Surace-Smith
2. Evan Holzhauser	38,219	45,403		88.0	Laura Fisher	Eric Giglione
3. William Ray	32,638	40,342	94		Jeffery Thiel	Simon Arias
4. Kimberly Bird	30,961	34,988	96		Allan Gilbert	Bob Olson
5. Kyriacos Davis	30,805	35,365	98		Earnest Powers	Simon Arias
6. Dichita Warren	30,075	38,882	86			Barry Dillah
7. Clifford Mekelburg	27,902	38,594	84			Marc Rosen
8. Erickson Bencosme	27,068	31,388		71.3	Alberto Alcalá	Marc Rosen
9. James Cunningham	25,093	35,672	91		Nicholas Zangardi	Surace-Smith
10. Martin McCarthy	23,702	31,475	93		Ryan Vopat	Surace-Smith

>> ALL TIME RECORD \$195,544 1ST SIX MO AGT TAINA LAMEKO <<
>> ALL TIME RECORD \$208,278 NET ALP TAINA LAMEKO <<

YTD PRODUCTION

Name	1st Six Mo Agt	Net ALP	NG	Rtn	MGA	SGA
*1. James Aalders	\$173,201	\$186,659		74.3	Harjeet Rana	Imran Satti
*2. James Cunningham	166,922	202,969	91		Nicholas Zangardi	Surace-Smith
*3. Evan Holzhauser	138,794	164,006		88.0	Laura Fisher	Eric Giglione
*4. Daniel Walton	127,378	185,237		72.5	Stephen Bendure	Surace-Smith
*5. Robert Hearn	121,098	151,122	82		Robert Dunn	Surace-Smith
6. Raymond Risucci	112,597	198,525		72.0	Dorian Oldham	Oldham-Bianchi
7. Clifford Mekelburg	107,172	167,666	84			Marc Rosen
8. Dawn McElwain	106,439	179,439		78.8		Oldham-Bianchi
9. Christopher Williams	101,834	140,273		70.7	Jeffery Thiel	Simon Arias
10. Danielle Jankowski	101,078	178,536		88.3	Michael LiBassi	Surace-Smith

>> ALL TIME RECORD \$1,319,496 1ST SIX MO AGT TAINA LAMEKO <<
>> ALL TIME RECORD \$1,522,976 NET ALP TAINA LAMEKO <<

Master General Agents



1. EARNEST POWERS
Pittsburgh, PA



2. ALBERTO ALCALÁ
Long Island City, NY



3. JEFFERY THIEL
Pittsburgh, PA



4. TIFFANY ROLAND
Tigard, OR



5. ROBERT SHAFER
Cincinnati, OH

Regional General Agents



1. MITCH DUPLANTIS
Long Island City, NY



2. FRANCISCO PEREZ
Flushing, NY



3. STEPHEN BENDURE
Columbus, OH

JUNE PRODUCTION					
Name	1st Six Mo Agt	Net ALP	NG	Rtn	SGA
1. Earnest Powers	\$77,786	\$75,274	88		Simon Arias
2. Alberto Alcalá	58,484	62,804		74.5	Marc Rosen
3. Jeffery Thiel	58,399	66,550	87		Simon Arias
4. Tiffany Roland	53,354	60,496		68.2	Altig-Orlovic
5. Robert Shafer	51,960	51,752		76.3	Scott Rehberg
6. David Hausman	47,816	67,557		69.7	Eric Giglione
7. Ben Halali	44,235	59,793		73.2	Jatoft-Foti
8. Christopher Clark	41,619	72,031		72.0	Altig-Orlovic
9. Levar Morgan	41,417	55,503		73.9	Theodore Pappas
10. Laura Fisher	40,114	65,451		72.0	Eric Giglione
>> ALL TIME RECORD \$326,483 1 ST SIX MO AGT JEFF RIBMAN <<<					
>> ALL TIME RECORD \$364,595 NET ALP JEFF RIBMAN <<<					
YTD PRODUCTION					
Name	1st Six Mo Agt	Net ALP	NG	Rtn	SGA
* 1. Lorenzo Lameko	\$553,359	\$705,312	86		Steve Friedlander
* 2. Stephen Hill	367,520	408,912	85		Steve Friedlander
* 3. Brett Gryska	321,633	470,477		79.1	Oldham-Bianchi
* 4. Wayne Fader	234,807	293,814		73.6	Marc Rosen
* 5. Jeffery Thiel	226,787	262,096	87		Simon Arias
6. Joseph Moore	226,138	255,539		69.3	Matt Henderson
7. Cheryl Foti	222,925	573,652		70.5	Jatoft-Foti
8. Laura Fisher	216,712	371,494		72.0	Eric Giglione
9. Desi Dimitrova	212,764	327,957		77.1	Allan Jennings
10. Robert Shafer	202,748	231,635		76.3	Scott Rehberg
>> ALL TIME RECORD \$1,802,351 1 ST SIX MO AGT JEFF RIBMAN <<<					
>> ALL TIME RECORD \$2,168,283 NET ALP JEFF RIBMAN <<<					

Public Relations



SHANNON WALKER
PR Manager & Category A
Camas, WA



CHUCK HILL
Category A
Concord, CA



ROBIN ANDRADE
Category B
Malden, MA



VIVIAN DWYER
Category B
Raleigh, NC



KENNETH ALTIZER
Category C
Nebo, WV



BRETT HULME
Category C
Atlanta, GA

JUNE PRODUCTION			
Category	Name	Production	SGA
PR Manager	1. Shannon Walker	5,033 Cards	HO US/WA
	2. Chuck Hill	4,343 Cards	Jatoft-Foti
	3. Susan Fuldauer	3,855 Cards	HO IN
Category A	1. Shannon Walker	4,175 Cards	HO US/WA
	2. Chuck Hill	3,235 Cards	Jatoft-Foti
	3. Rona Spano	3,124 Cards	HO Chicago
	4. Brenda DiSomma	1,843 Cards	HO NJ
	5. Steven Orcherton	1,125 Cards	HO CN/BC
Category B	1. Robin Andrade	3,990 Cards	HO MA
	2. Vivian Dwyer	3,358 Cards	Slav Bitman
	3. Glen Hardeman	2,857 Cards	HO St Louis
	4. Al Wall	2,327 Cards	Josh Chalom
	5. Susan Pate	2,231 Cards	Chris Hernandez
>> ALL TIME RECORD 18,960 Cards ANTHONY GENTILI <<<			
Category C	1. Kenneth Altizer	14 Groups	HOWV
	2. Brett Hulme	6 Groups	HOGA
	3. Cheryl Cook	5 Groups	HO PA
	4. Jerry Hartnett	4 Groups	Surace-Smith
	5. Donald Spohn	4 Groups	Surace-Smith
>> ALL TIME RECORD 55 Groups VIVIAN DWYER <<<			
YTD PRODUCTION			
Category	Name	Production	SGA
PR Manager	* 1. Malka Arony	38,719 Cards	HO Los Angeles/Steve Hartman
	* 2. Susan Fuldauer	33,121 Cards	HO IN
	3. Chuck Hill	31,782 Cards	Jatoft-Foti
Category A	* 1. Rona Pileggi Spano	20,865 Cards	HO Chicago
	* 2. Brenda Di Somma	13,402 Cards	HO NJ
	3. Chuck Hill	12,170 Cards	Jatoft-Foti
	4. Malka Arony	12,059 Cards	HO Los Angeles/Steve Hartman
	5. Shannon Walker	11,235 Cards	HO US/WA
Category B	* 1. Al Wall	21,517 Cards	Josh Chalom
	* 2. Robin Andrade	14,620 Cards	HO MA
	3. Cynthia Layton	10,908 Cards	HO KS
	4. Vivian Dwyer	9,768 Cards	Slav Bitman
	5. Michelle Baxter	9,299 Cards	HO IN
>> ALL TIME RECORD 61,879 Cards DENISE BOWYER <<<			
Category C	* 1. Kenneth Altizer	66 Groups	HOWV
	* 2. Donald Spohn	37 Groups	Surace-Smith
	3. Richard Case	36 Groups	Surace-Smith
	4. Brett Hulme	34 Groups	HOGA
	5. Cheryl Cook	32 Groups	HO PA
>> ALL TIME RECORD 136 Groups KENNETH ALTIZER <<<			

Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows:
Must have two PR Representatives coded and meet all production requirements.

Category A = SGA categories I and II.

Category B = SGA categories III, IV, V, VI, VII, and VIII.

Category C = Top number of group credits signed from all SGA categories.

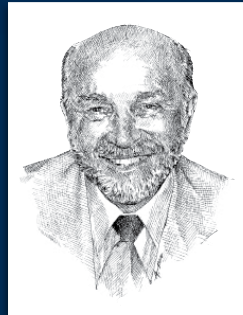
Also, please note, the number of leads will be used to break a tie in Category C.



Jim Surace
Category I



Marcus Smith
Category I



Joe Manone
Category II



Marc Rosen
Category III



Theodore Pappas
Category III



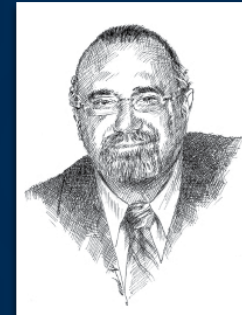
Rick Altig
Category IV



Ilija Orlovic
Category IV



Brian Traboulay
Category IV



Josh Chalom
Category IV

JUNE PRODUCTION - 1st Six Mo Agt

Category	Name	NG	Rtn	1st Six Mo Agt	1st Six Mo Obj	% of Obj
Category I	Surace-Smith		69.9	\$321,480	\$221,000	145
Category III	Marc Rosen		69.1	131,860	94,000	140
	Theodore Pappas		72.6	119,175	100,000	119
Category IV	Alt-Orl-Traboulay		69.5	86,359	73,500	117
Category V	Allan Jennings		75.0	79,627	69,500	115
	Scott Rehberg		68.9	59,373	52,500	113
	Slav Bitman		69.9	74,261	73,500	101
Category VI	Mark Hancock		70.7	62,702	57,500	109
	James Bailey	84		45,566	43,500	105
Category VII	Simon Arias	89		133,051	35,000	380
	Tim McAdams	88		61,921	37,000	167
Category VIII	Joseph Diecedue		69.1	42,794	32,500	132
	David Orrico		71.9	33,201	32,500	102

YTD PRODUCTION - 1st Six Mo Agt

Category	Name	NG	Rtn	1st Six Mo Agt	1st Six Mo Obj	% of Obj
Category I	Surace-Smith		69.9	\$1,960,323	\$1,326,000	148
Category III	Imran Satti		69.4	616,421	534,000	115
	Theodore Pappas		72.6	600,047	600,000	100
	Marc Rosen		69.1	561,946	564,000	100
Category V	Slav Bitman		69.9	507,734	403,500	126
Category VI	Mark Hancock		70.7	364,933	345,000	106
Category VII	Simon Arias	89		385,178	126,500	304
	Tim McAdams	88		197,528	185,000	107
Category VIII	Joseph Diecedue		69.1	210,427	195,000	108

JUNE PRODUCTION - Net ALP

Category	Name	NG	Rtn	Net ALP	Net ALP Obj	% of Obj
Category I	Surace-Smith		69.9	\$532,756	\$433,000	123
Category II	Joe Manone		76.0	223,730	195,000	115
	Cohen-Cohen		79.4	316,247	282,000	112
Category III	Theodore Pappas		72.6	202,522	191,000	106
Category IV	Josh Chalom		72.1	170,323	165,000	103
	Altig-Orlovic-Traboulay		69.5	143,122	143,000	100
Category VI	Mark Hancock		70.7	117,678	113,000	104
Category VII	Simon Arias	89		141,558	65,000	218

YTD PRODUCTION - Net ALP

Category	Name	NG	Rtn	Net ALP	Net ALP Obj	% of Obj
Category I	Surace-Smith		69.9	\$3,331,732	\$2,598,000	128
Category II	Cohen-Cohen		79.4	1,726,615	1,692,000	102
Category III	Tom Williams		68.6	1,112,887	1,116,000	100
Category IV	Josh Chalom		72.1	1,175,615	990,000	119
	Altig-Orlovic-Deley		71.0	1,081,360	990,000	109
Category V	Slav Bitman		69.9	861,869	792,000	109
Category VI	Mark Hancock		70.7	790,154	678,000	117
Category VII	Simon Arias	89		434,465	248,000	175



Allan Jennings
Category V



Mark Hancock
Category VI



Simon Arias
Category VII



Joseph Diecedue
Category VIII

Another Stellar Quarter

April May June

On the road to
250M

The collective efforts of the SGA body and the inspiration they provide their management teams, along with everyone's commitment to monitor and increase the submitting agent counts, has been instrumental to our success thus far in 2008. We hope to break both the "3000 Agent Count" and "2000 Agents Submitting" by the end of 2008, and we are well on pace to do that. In addition, the PR Centralization process has resulted in increased lead flow of 32% in the applicable territories, meaning more agents have more places to go. I'm also really impressed with the efforts of both the Sales Directors and the PR Directors in grasping that these goals are priorities associated with the company goals.

-Roger Smith

June production up **14%**

Year to Date up **15%**

Second Quarter up **22%**

Highest Ever Month End Agent Count **2,805**

Highest Monthly Average Agents Submitting **1,642**

June Leads up **38%**

Year to Date Leads up **15%**

June Groups Signed up **24%**

YTD Groups Signed up **20%**

Recruiting: Per Bob Falvo's email **Record-breaking!**

Managers have earned an additional \$48,800 in bonuses by having 209 agents hit the 15% bonus level for the first time in June.

"The First Time 15% Contest is absolutely incredible. The company is paying you extra money for doing your job. This contest has motivated myself, my managers, and my great team to excel even more."
Brett Gryska, MGA (Harrisburg, PA and Albany, NY)

"I think the contest is a great motivation for spending extra time with the new agents. I lead my agents to hit the First Time 15% Bonus by making sure I am in the field with them and that I am always helping them by answering their calls and questions. I am consistently training agents on improving their presentations as well as their rebuttals. Everything is about hard work, focus, and dedication."
Ben Halali, MGA (San Jose, CA)

First Time 15% Contest



\$2,219.74
John Collins
of Altig-Orlovic



\$1,612.87
Ben Halali
of Jatoft-Foti



\$1,131.77
Brett Gryska
of Oldham-Bianchi



\$1,031.83
Michael Zorn
of Altig-Orlovic-Venekamp

Congratulations to the earners of the first payout! July bonuses are just around the corner. The time is now to lead your agents to excellence.

Manager	Bonus Amount	Manager	Bonus Amount	Manager	Bonus Amount	Manager	Bonus Amount
John Collins *	\$2,219.74	Craig Beck **	\$411.54	Jessica Kemp *	\$237.06	Justin Herdzina **	\$163.02
Ben Halali ****	1,612.87	Brandon Teter ****	399.83	Erik Graham *	231.57	Chad Derrick **	162.68
Brett Gryska ***	1,131.77	Toby Potter ***	398.28	Keith Green *	223.59	Tami Dixon *	155.95
Michael Zorn *	1,031.83	Tracy Haden *	393.44	Andrew Ouellette *	220.05	Rodney Ward *	152.33
David Hausman ***	907.25	Samantha Chui **	389.34	Michael LiBassi **	219.08	Michael McIntosh *	151.52
Ryan Hall **	905.70	Benjamin Eggen *	387.51	Matt Wyss *	216.50	Sebastian Kazek *	148.08
Alberto Alcala **	879.44	Nicholas Zangardi ***	385.34	Randy Teyssier *	213.89	Jason Dickson *	147.00
Tiffany Roland **	849.17	Patrick Stenglein *	381.52	Jason Taylor *	213.12	Matthew Ho *	146.61
Sarai Castanon ****	806.44	David Goodman *	364.69	Harjeet Rana *	212.13	Christopher Keller *	145.58
Wayne Fader **	788.86	Desi Dimitrova **	360.57	Robert Kanaan *	209.87	Silvia Ortiz *	143.08
Vanessa Garcia **	741.77	David Melcher **	356.59	Daniel Orr *	209.87	Daniel McCarthy *	142.14
John Cochrane *	704.95	Mathew MacCannell *	352.42	Loralee Vasquez *	204.89	Neil Quinn *	140.25
Richard Sprigg **	685.86	Antonio Monica **	351.78	Stephen Bendure *	199.08	Kimberly Riley *	137.12
Michael Sakiewicz **	669.96	Brittney Mathews **	342.93	Justin Wilson *	199.08	Jason Ocean **	135.57
Pamela Ladd *	666.55	Eric Cochran *	326.03	Thomas Stewart *	198.91	Andrew Petersen *	135.57
Jeremy Welch *	660.43	Jackie Alston **	325.34	Samuel Lasala *	197.46	Lily Tchen *	131.32
Yvonne Hernandez *	650.54	Adam Kiss *	324.91	Taneshia Solomon *	196.72	Timothy Velky *	128.90
John McGrath *	642.72	Philip Anderson *	321.36	David Guzman *	193.55	Christopher Hittner *	124.23
Mitch Duplantis *	621.01	Raymond Risucci *	319.11	Brian Fernandez *	192.70	Yolanda Palmer *	122.81
Doreen Ryan-Foti **	593.09	Jermaine Gunter *	310.51	Lawrence Willhite *	192.69	Travis Brock *	118.83
Bradley Weigand *	590.36	Michael Weeder *	295.18	Nicholas Lorence *	190.76	Julia Beatty *	117.90
Athar Sheikh ***	552.98	Steven King *	291.16	Samuel Cohen *	189.45	Alan Silverman *	117.90
David Iriye **	543.12	Philip Prata *	286.16	Robert Shafer *	187.73	Zeve Katz *	115.79
Cheryl Foti **	515.71	Earnest Powers *	284.27	Michael Antognoli *	186.89	James Isip *	112.46
David Ackerman *	491.63	Jay Meyer *	281.12	Joshua Stankovich *	183.32	Shaun McDonald *	112.26
Marcus Howard *	490.60	Richard Barbour *	278.62	John Hancock *	182.19	Robert Drake *	107.53
Pablo Garcia *	474.12	Sharon Brenner *	270.00	Matthew Melhorn *	176.68	Laura Fisher *	105.49
Aaron Gebke *	463.55	Alvin Hagens **	267.53	Brian Balch *	174.65	Evan Holzhauser *	105.49
Soen Sheppard *	459.66	Jorell Washington **	263.28	Mathew Mealey *	172.53	Kathryn Dickens *	103.99
Maijargal Sukhbaatar *	459.49	Gregory Engrav *	257.79	James Vatert *	172.31	Stephen Jubrey *	102.38
Steven DiChiaro *	447.17	Nelson Scott **	254.85	Patrick Duray *	169.15	Laurie Quinn *	101.85
James Ching **	439.72	Jason Beyer *	245.82	Marino Baca *	168.46	Maria Greene *	101.06
Thomas Craig *	434.08	Diane Carrion *	245.62	Richard Cortez *	168.20	Maxine Moody *	100.72
Michael Forcier *	416.00	Jeffery Thiel **	242.09	Rhonda Brown-Strong *	166.00	Christian Bryant *	100.72

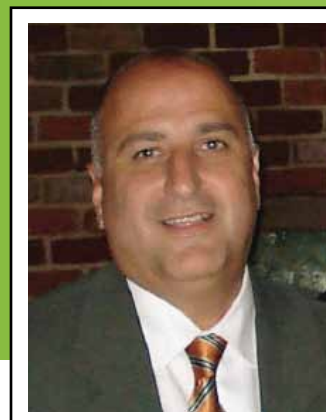
* Bonus Count

Better Your Best Recruiting Month

Bernard Rapoport built our company on the foundation that we must "Protect and Serve" those in need. To truly have the "World's Greatest Sales Force", we must strive to continually increase our momentum, momentum that derives from agents who embody the flexibility and determination needed to carry out our greater purpose. "Better Your Best" was put in place to get your motivation in fifth gear to seek new agents who will fuel our momentum to soaring levels and further our commitment to providing benefits to working families. Sincere congratulations to the following SGAs who jumped on an opportunity to increase growth within their agencies.

Marc Rosen
Josh Chalom
Theodore Pappas
Altig-Orlovic-Deley
Chris Hernandez
Slav Bitman
Eric Giglione
Surace-Smith
Altig-Orlovic-Venekamp
Mark Gorman
Matt Hogan
Allan Jennings
Travis Moody
Scott Rehberg
Scott Sonnenberg
Matt Wolfanger

OUTLOOK



ROB FALVO
SENIOR VICE PRESIDENT OF
FIELD OPERATIONS

THE LINE BETWEEN SUCCESS AND FAILURE

There is a line between success and failure. Not a huge barrier, not a stretch of endless uncharted waters, but a thin line that is composed of four simple words. Thinking these words earns you a guarantee, a promise for missed opportunities and lackluster success. In fact, these words practically prevent you altogether from being successful. What are they?

"I already know that."

Yes, these are the words that will transform you from a confident leader into a tightrope walker, balancing on the fine line between success and failure. Accepting a "know-it-all" mindset sets off a chain of negative consequences, often difficult to reverse, and brings you closer to teetering over the line into failure. As you start to think you know everything, you immediately seal up your mind, even to the things you don't know. Your mind is no longer a living organ, growing and expanding; rather, it is like a sponge that has soaked up liquid concrete mix, just before it permanently hardens and is forever unable to flex and bend. Gradually, it becomes more difficult, practically impossible, for you to learn new things, grow your awareness, and achieve greater successes and breakthroughs.

Ultimately, these four words will keep you stuck in life. You may be content where you are now, but eventually you will want more, need more, and seek more. Whether you are at the top of your game or working to get to the top, thinking you know everything holds you back from making headway and realizing greater opportunities than what exists at the moment. Thinking you know it all is a completely ego-based mindset. You think no one can offer you more insight and wisdom than you already have. You would rather think you are smart and that you know everything than be open to learning and growing. Don't be foolish; always look to learn from any person or any situation.

Remove the words "I already know that" from your vocabulary. When you go to meetings or seminars, instead think, "I want to know it all." You'll always end up leaving with stacks of amazing ideas, not only from what was presented, but from all the ideas that are triggered from what people say as well. An open mindset allows you to learn new things and allows you to find new ways of using the knowledge of others to improve your leadership skills and business practices.

Just take a look at your colleagues. Look at the leaders who are very successful at AIL/NILICO over the long term. A constant with all of them is their desire to always be learning. They look to their counterparts for insight, ideas, and knowledge. What's more, they freely exchange their own ideas and knowledge so that others may share in their successes. They definitely don't have the "I Already Know That" mindset. Now, look at those who have had little or even zero success. They sure did learn everything, and they prove it by reciting all the lingo and sounding like they know everything. Unfortunately, they are completely closed off to any information or ideas that sound remotely like something they have heard before. Yet, they still have little or no success. Their mindset is always going to hold them back until they give it up. Remember, knowing something also means doing it.

If you are using these four damaging words, then you are on the brink of crossing a line that you may not be able to jump back over. Don't make the know-it-all mistake of pushing yourself off the mountain of success into the canyon of failure for fear of admitting that you don't know everything. Make every step you take a step closer to positive mental growth and success is sure to be on your side.

DIRECTION

Our Goal: 1 million signatures urging the new president and Congress to enact the Employee Free Choice Act.



To: The New President and Congress

DENISE BOWYER

VICE PRESIDENT & NATIONAL DIRECTOR
OF PUBLIC RELATIONS

**Employee
FREE
CHOICE
ACT**

“When Too Few Have So Much, and Too Many Have So Little”

This quote is a recipe for disaster. Now, I'm not talking about a natural disaster like the recent swelling of the Mississippi, wreaking havoc on small farmers in Iowa, destroying entire towns, and leaving many jobless and thousands homeless. I was moved by the images of people working together in Iowa, Illinois, and Missouri, sandbagging their levees, protecting their towns, trying to insulate their homes from raging water they could not control. If nothing else, these images remind me of a real sense of community, uniting for a common good.

When I quote “when too few have so much, and too many have so little,” I am talking about a different kind of disaster. A disaster which is human made, greed induced, undermines hope, and limits basic opportunity. Yes, this type of disaster wreaks the same kind of havoc as when a mighty river runs amok. The middle-class workers of America are in the eye of such a disaster.

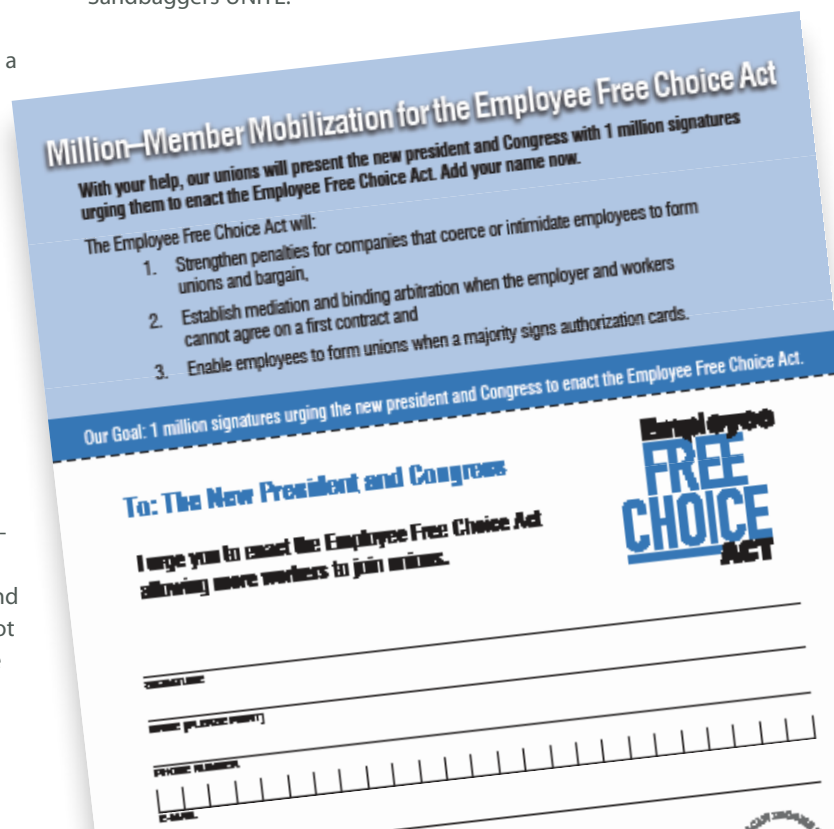
In times of natural disaster or in daily life, people want basic things: a safe shelter, food on the table, drinkable water, a decent job, a way to pay the utility bills, access to health care, and a way to keep their families out of harm's way. The levees built around working families are eroding, the infrastructure is failing, and I'll be damned if I'm going to sit back while others do all the sandbagging! People are hurting in this country, from the price of gas to the cost of milk. Pity those who have no access to health care services, and pray that the next job lost isn't your own. The disparity between the wealthy and a decreasing middle class just gets wider and wider.

Let's make this personal for just a minute. I'm wondering how you might feel if your potential bonuses suddenly dried up. What if the promises made, contracts signed, compensation per lead card generated, or agents' renewals all of a sudden meant nothing? Non-union workers everywhere are left with whatever the boss decides to give them. Thank God you work for a company that has honor and integrity, and you have the protection of a great Union Contract! Not all workers are as fortunate. I didn't have to read a survey to believe that 60 million workers would improve their wages, benefits, and working conditions if possible. Are you surprised?

The Employee Free Choice Act (EFCA) will help rebuild that moat around working families. I could tell you that union workers make 35% more on the dollar, have higher access to health care, and at most have the promise of a retirement plan, but you are fortunate to already know this.

So knowing what you know, I'd like to have your help sandbagging. As a team we can make a real difference in our community of working families. I would like every PR person, every SGA, and every agent to do their parts in filling and lifting a sand bag - collecting EFCA cards. EFCA levels the playing field to get a union contract. A union contract is the only boat I know which can lift a drowning family. Please help in passing the Employee Free Choice Act. Thank you for doing your part in helping protect working families.

Sandbaggers UNITE!



New Zealand

7,399 Miles
from Home Office



Home Office had the unique opportunity to visit the New Zealand agency for the first time in AIL/NILICO history. Steve Friedlander and his wife, Felice, along with the entire New Zealand Agency, welcomed Roger Smith, Debbie Enstedt, and Richard Meshulam with open arms. The trip reinforced the importance of our New Zealand crew, and we will continue to always remember that on the other side of the world is part of our team, a team of talented, driven individuals who are working daily to improve the lives of working families. The beautiful weather, breathtaking scenery, and a motivated agency truly made this visit a trip of a lifetime.



Steve Friedlander and Roger Smith with South Island SA, Maifea Fetu

Steve and his wife, Felice with Richard Meshulam

“The New Zealand-AIL experience started out as a dream to bring the products and services that AIL provides to other families around the world. I worked 17 years in Florida for AIL where my wife and I are from and had a wild idea to move to a place where we could bring the company.

We came out to New Zealand on a vacation in 1993 and discovered this would be the place to bring up our young sons and to introduce AIL to people who never heard of AIL before. We set up as an agency office in 1995 and now have many successful associates and visited nearly 100,000 homes.

It was an experience of a lifetime, and we have really come a long way in helping families with their insurance needs. Our Agents, Managers, PR Team, and office staff found a new place to thrive in.

We reached a milestone with Roger Smith, our CEO, coming to New Zealand with Richard Meshulam and Debbie Enstedt. They have met our New Zealand family, and we appreciate the commitment of the company to help us grow and show they really care about our organization.

I wish to thank the company for their continued support and hope we can continue to help our friends here on the other side of the world.”

-Steve Friedlander



The Zew Zealand Agency

Promotions

NEW SGA RANDY TEYSSIER

Congratulations on your journey from Dallas to serving as our newest SGA in Oklahoma.



Regional General Agent

Corey Carbon Mathew Mealey Larysa Shkinder David Wang Jason Young Rosalie Zwicker

Master General Agent

James Allen Stephane Bartlett Carlo Bonifazi Michael Bromberg David Engelson Aaron Haskins
 Rencel Jones Shaelagh Legus Kenji Leonard Karen McQuoid Jason Ocean Michael Sakiewicz
 Michael Solomona Andrew Stinnett Charles Zwicke

General Agent 60%

Matthew Marshall Andrew Skarka Kevin Smith Sara Welch Christopher Williams Brian Wolchok

General Agent 57.5%

Mary Attie Brad Bennefeld Kimberly Bird Frank Carpenter Angela Coleman Nicholas Dwyer
 Nina Edmonds Sophia Fryer Milton Garlick Elvis Langha Robert Liles Pat Madsen
 Stephane Masyn Nicholas Moakley William Ray Duane Robertson Robert Vincent Lanajo Wagnon
 Alan Weissen Antoinette Yellock

Supervising Agent 55%

Raymond Appleberry Veronica Barrionuevo Steven Farless David Foster Jennifer Garcia Alex Hernandez
 David Jasso Jerrell Johnson Stephen Jubrey Jerry Kust Hsiaohsuan Li Jose Lomeli
 Ameachi Okafor David Sellek Alexander Seropian Jeffrey Smith Cole Stukenholtz

Supervising Agent 52.5%

Rhelda Allen Hilda Ames Brenda Anderson Nicholas Beck Anthony Best Sharon Brenner
 Michael Bresette William Buckenmeyer Kevin Burton Norman Candelore Kim Charles Katie Chase
 Julius Chibayere Charles Clagett Rondi Cook Christen Coppola Catherine Cusyck Amanda Deal
 Steven Dean Secelie DeBellot Michael Delahunty Adam Dziak Sammy Fields Joseph Flynn
 Anthony Gachie Wayne Green Darron Hacker Geron Harris Marcus Hix Arjai Jackson
 James Kelly Frank Kolligian Joshua Lageman Saprina Lavoil-Stafford Robert Lozier Kowalsky Lucien
 James May Ceasar McClain Kurt Papenhausen Suzette Payne Austin Powell Robert Prodnick
 Andrew Reynard Vianney Ruiz Alexi Sarchett Lephus Scantling James Schultheis Alexander Scott
 Lori Sellers Nicole Shelton Jake Sheridan Gail Siemer Mark Sowten Katie Surls
 Syntoshia Tolbert Juanita Vigil Daniel Watson Brandon Zangaro Mark Ziemianski Carl Zimkeit

Anniversaries

31 Years of Service

David Cohen

23 Years of Service

Lou Nell Busby

18 Years of Service

Tim Schroeder

15 Years of Service

Catherine Briggie

David Jackson

14 Years of Service

Timothy Cruise

13 Years of Service

John DeRosier

12 Years of Service

James Bliefnick

11 Years of Service

Slav Bitman

9 Years of Service

Barbara Leader

8 Years of Service

Jason Dickson

Byron Washington

7 Years of Service

Denise Gilbert

Peter Highberg

Marc Rosen

7 Years of Service (cont.)

Melanie Smollin

Christopher Stephens

LaTonya Tucker

6 Years of Service

Jeffrey Ahrens

Scott Mellgren

Susanne Munro

A J O'Connor

Stuart Paolino

5 Years of Service

David Ackerman

Abdelhadi Badreddine

Diane Carrion

Joseph Moore

Max Quasem

Rodney Ward

4 Years of Service

David Boshard

Robert Gerdes

Heather Hewitt

Norman Lew

Tony Motley

Beth Snow

Thomas VanOsdol

Nicholas Zangardi

3 Years of Service

Diego Arango-Puerta

Valerie Capano

Matt Flores

Michael Mandella

Eric Miller

Travis Moody

Anthony Mutter

Jesse Wise

Antoinette Yellock

2 Years of Service

Marino Baca

Cassius Caron

Rufat Djangirov

Anita Facundo

Ricardo Garavito

Steven Gresh

Katrice Hunt

Jacob Lewis

Patricio Mamaclay

James Palmes

Josh Pearson

Susan Reagan

Allan Shapiro

Paul Smoley

Natalie Soboleva

Frank Soldo

2 Years of Service (cont.)

Derek Spencer

Christopher Williams

Marc Younger

1 Year of Service

Amie Adams

Shafiq Afzal

Kirk Alexander

Tanya Andrews

Eric Aron

Gail Arundale

Omar Bibi

Charleston Brown

Stephaan Brown

Yvonne Brown

Charles Byrd

Vincent Caldwell

Cody Christian

Andre Christie

Chad Derrick

Michelle Faber

Jason Filz

Vanessa Garcia

Henry Getty

Christopher Gobeil

Bryan Gravel

Jeremy Gray

1 Year of Service (cont.)

James Green

Jeffrey Hagan

Julie Hallgren

I-Perfection Harris

John Harrison

Ryan Hess

James Hurlburt

Kelly Irwin

John Jones

Jason Ocean

Aisake Otukolo

Yolanda Palmer

Toby Potter

Tyler Reed

Adrian Reid-Cowell

Roger Rosa

Michael Sakiewicz

Candace Salt

Aubrey Sarreal

Jake Sheridan

Taneshia Solomon

Andrew Stinnett

Stacy Taylor

Anthony Theriault

Kate Verhelst

Justin Wilson

Lawrence Wolff

BONUS

Total Bonuses: \$1,235,134.26

PR Bonus*

QUALIFIER	SGA	AMOUNT
Chuck Hill	Jatoft-Foti	\$5,113.50
Rona Pileggi Spano	HO Chicago	3,713.03
Nicole Pate	Chris Hernandez	3,465.00
Robin Andrade	HO MA	2,703.50
Al Wall	Josh Chalom	1,947.64
Timothy Bradford	Carla Miller	1,908.00
Brenda Di Somma	HO NJ	1,256.75
Ken Altizer	HO WV	1,246.50
Linda Stadtler	Surace-Smith	1,119.00
Jerry Hartnett	Surace-Smith	998.00

TOTAL PR BONUS PAID: \$39,652.88
90 PR Reps Qualified

Leadership Bonus*

QUALIFIER	SGA	AMOUNT
Brett Gryska	Oldham-Bianchi	\$7,660.62
John Collins	Altig-Orlovic	7,628.32
Robert Shafer	Scott Rehberg	7,206.37
Wayne Fader	Marc Rosen	7,170.18
Earnest Powers	Simon Arias	7,074.84
Desi Dimitrova	Allan Jennings	6,654.40
Mitch Duplantis	Marc Rosen	6,417.07
David Iriye	Cohen-Cohen	5,615.09
Alberto Alcala	Marc Rosen	5,234.24
David Thomas	Theodore Pappas	5,179.11

TOTAL LEADERSHIP BONUS PAID: \$429,173.16
532 Managers Qualified

Reinstatement Bonus*

QUALIFIER	SGA	AMOUNT
David Jackson	Tom Williams	\$2,519.91
Frank Kolligian	Slav Bitman	1,566.26
Arthur Westergren	Tom Williams	1,238.40
Henry Getty	Cohen-Cohen	1,118.82
Sami Mogannam	Jatoft-Foti	1,107.73
Robert Appel	Tom Williams	723.84
Yvonne Hernandez	Cohen-Cohen	694.41
Crystal Timberlake	Cohen-Cohen	686.91
Preeti Sahgal	Josh Chalom	643.40
David Wang	Bob Olson	551.03

TOTAL REINSTATEMENT BONUS PAID: \$21,226.06
71 Producers Qualified

WGB Bonus*

QUALIFIER	SGA	AMOUNT
Roghie Hassanloo	Josh Chalom	\$6,351.24
Tehani Maragos	Altig-Orlovic	5,612.99
Max Quasem	Cohen-Cohen	4,697.52
Catherine Minor	Altig-Orlovic	3,444.22
Lily Tchen	Cohen-Cohen	3,444.15
Timothy Cruise	Altig-Orlovic	3,238.96
Jose Lopes	David Zophin	3,142.15
Brenda Anderson	Altig-Orlovic	3,087.70
Ed Olfert	Altig-Orlovic	2,877.94
Norman Lew	Jatoft-Foti	2,715.60

TOTAL WGB BONUS PAID: \$745,082.16
532 Producers Qualified

June LDS

"My pipeline has a pipeline:

How quickly you succeed at AIL/NILICO boils down to nothing more and nothing less than your ability to recruit. Two people may be equal in all aspects of the business, but it is your recruiting skills and leadership that will set you apart in our company. To accelerate your career, you must begin to bring people in before you even hit the ground."

Simon Arias, LDS Speaker (SGA-Pittsburgh, PA)



Sabrina Lloyd
(SGA-Rye Brook, NY)

"This LDS differed from those in the past with the focus on new SGAs. There were a lot of new SGAs speaking, and this really helps to make the opportunity seem more attainable to the new agents. People get excited when they can see success in their near future. Having the new SGAs speak allows for some agents to envision a career as an SGA as a realistic possibility!"



Patti Morgan
(Public Relations Director-Louisiana)

"My experience as a speaker at LDS was wonderful! Any opportunity to share my passion about PR and our company gives me energy and hopefully is contagious! With Debbie Enstedt's energetic leadership, new training materials have been implemented to give the PR force standardized training. I was so happy to be able to present to the LDS attendees this new presentation. So many at LDS had never seen a PR presentation."



Aubrey Sarreal
(SA-Long Beach, CA)

"Aside from being great fun, LDS helped me to understand a lot of what our company is about and where we come from. Recruiting is the most important aspect of the company, and without great individuals there would not be American Income. The LDS experience provided me with a new found excitement and passion for what we do. I want to be the next great leader in the company who can inspire and assist those who want to be a part of American Income."



Anca Susan
(SA-Los Angeles, California)

"I was honored to be part of the elite of AIL future leaders. The entire experience was thought-provoking, mind-blowing, inspirational, exciting, and passionate. The main theme of LDS was Passion = Success. The passion that every speaker infused in all of us lit the torch that I carried back to my team and passed on to each one of my agents."



Micah Cohen, LDS Speaker
(SGA-Los Angeles, CA)

Randy Teyssiar,
(SGA-Oklahoma City)

"In winning the National Leadership Award, the first step I took was to make it my goal. I told my managers and team that I wanted this award for us and that I was going to work as hard as possible to achieve it for us! Then, I put in place the necessary steps involved in recruiting, training, management, and production that I felt was needed to achieve the top spot. I set goals and expectations for each of my SA's as far as recruiting and production was concerned, and I inspected what was expected!"

For managers working toward winning this great award, the number one thing they must remember is there is nothing that recruiting cannot fix. However, remember it is not enough to just recruit; you must put in the proper training procedures and train them right from the very beginning to have an agent become successful and stick around for the long haul."



Domenico Bertini, Director of Agents Retention

"It is amazing and a great pleasure to see the future leaders of this company to want to be led more than we, the current leaders, want to lead them."



Rob Falvo, Senior Vice President of Field Operations

"Exciting! Educational! Motivational! Inspirational! These are the words that I use to describe the Leadership Development School!"



Tim McAdams (SGA-Atlanta, GA)

"The talent level at this LDS was incredible! The caliber of professionals at this class was something to marvel. The level of enthusiasm partnered with their desire to gain knowledge was a combination that makes me very optimistic about the future leaders of our company. I want the graduates to understand that knowledge is useless without implementation. They have all the tools that it takes to begin or catapult their agencies. It is their responsibility to organize that information and utilize it consistently to build success for themselves. Organize a plan, choose a system, and go to work!"

PERSPECTIVE



SCOTT SMITH

EXECUTIVE VICE PRESIDENT
& CHIEF MARKETING OFFICER

BUSINESS QUALITY AND YOUR RENEWALS

When was the last time you thought about your renewals? I can picture many different agent tenures with many different reactions to this question. While the rest of this column may not apply to all of you, I know it applies to the majority of you.

It doesn't matter if you get a current renewal check to answer the question, but it does matter that you understand you will be receiving renewal checks even if you currently do not. While there is no question you must write business to manage quality, it is the management of the quality of your business that will make your AIL/NILICO career most profitable.

I've always viewed the quality of business in three separate and distinct stages and strategies. The first stage is what occurs while the application is in the agent's hands. The second stage is what happens while the application is in the hand of the SGA. The third stage is the management of the application after it is received by Home Office. Let's take a look at all three stages and their impact on your income, especially your renewals.

The first stage, when the application is taken into the field, is the most critical to an agent's profitability. No effort is strong enough to save a deal that should not have been sold in the first place. This comes down to affordable needs-based selling. Do the products fit the need of the applicant, and are they affordable to the applicant? Remember that while it may be affordable, the plan also needs to hold value in the eyes of the policy holder, both presently and in the future. Thus, underselling may lead to a perception that if the cost of the plan is inexpensive perhaps it holds less value.

Crucial to quality is following proper agency procedures. Has the paperwork been filled out completely, truthfully, and accurately? If needed, were the proper questionnaires submitted? Lastly, and very importantly, does the applicant understand the lifetime commitment to provide for the monthly payment? Are you reviewing a specimen policy to help the applicant understand the policy when received? Did you prepare the applicant for the potential of being rated or denied? Managers and sales leaders, how often do you retrain the fundamentals and concepts of needs-based affordable sales?

Once the application is brought into an agency office, the second phase of the quality process begins. Is management reviewing the paperwork for accuracy and completeness? Are mistakes made by other agents used in the training process for all to learn from? Are the sales managers reviewing the specifics of the presentation that occurred while in the home? Finally, is the agency office verification process set up to determine the eligibility, the affordability, the benefit knowledge, and the long-term commitment of the applicant?

Once the application is sent to Home Office, and assuming it completes the underwriting process, it becomes issued. We have entered the third phase of the quality process. Does your agency have a written policy on policy delivery? Have you been trained on handling rated cases? At the end of the work week, are you and your manager reviewing your agent advance report, and have you been thoroughly trained in reading and interpreting the action items? Action items are losses on the advance report, i.e. lapses, cancels, withdraws, incompletes, declines and NTOs. Are you printing out any action items from your weekly advance report and contacting the policyholder that week to see what we can do to get the policy back on the books?

Working lapses as soon as they appear on your advance report and getting them reinstated results in your long term profitability. The quicker you contact the policyholder, the more likely they are to reinstate. Many lapsed policies are simply due to bank changes. Set an appointment to go out to the policyholder's house to resell the deal, get new banking information, and/or collect the premium along with a good health statement. If you are unable to contact the policyholder by phone, then use the lapse as a "door knock". You have a very good reason to stop by the home, and be sure to show your genuine concern for the welfare of the family in the event anything happens to the insured.

There are many additional facets involved in quality and its relation to profitability. However, the most important factor in your long-term profitability is correct point-of-sale skills. Work closely with your manager and SGA, and get ready for those (additional) renewals!

THREE DOG NIGHT

Live in Concert

2009 CONVENTION

Famous for

- ◆ One
- ◆ Never Been to Spain
- ◆ An Old Fashioned Love Song
- ◆ Black and White
- ◆ Joy to the World
- ◆ Shambala
- ◆ Mama Told Me Not to Come

SEE YOU ON THE RED CARPET



2009 Convention: May 14-17, 2009

Stay at the Beverly Hilton, home of the Golden Globe
For complete Convention Qualifications, go to:
www.aillife.com/agency/spotlight/maingtl.htm



Brian Tracy

the
BEVERLY HILTON



Public Relations Bonus

Total \$39,652.88

Chuck Hill	\$5,113.50
Rona Pileggi Spano	3,713.03
Nicole Pate	3,465.00
Robin Andrade	2,703.50
Al Wall	1,947.64
Brenda DiSomma	1,256.75
Ken Altizer	1,246.50
Linda Stadtler	1,119.00
Jerry Hartnett	998.00
Laurie Gruber	940.50
Robyn Ferraro	890.00
Vivian Dwyer	829.82
Fran Christie	789.00
Alina Latinsky	706.50
Sandra Johnson	664.50
Steven Orcherton	650.07
Stephen Crockett	643.00
Sheila Krein	627.00
Manon Brulotte	613.39
James Clark	586.00
Hillary Hunnewell	525.00
Lori Vaughn	508.10
Donald Spohn	479.50
Brett Hulme	466.50
Darrell Dorey	436.00
Malka Arony	408.00
Tracie Uemura	361.50
Mark Gagliardi	254.72
Bill Verbeten	253.50
Carrie Ho	252.00
Leo VanDenBussche	249.45
Marilyn Gonzalez	244.00
Carmella Stroud	234.00
Carroll Hulla	213.00

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

*All qualifiers listed achieved at least \$200 in bonus totals.

Reinstatement Bonus

Total \$21,226.06

June Bonus Qualifiers

David Jackson	\$2,519.91
Frank Kolligian	1,566.26
Arthur Westergren	1,238.40
Henry Getty	1,118.82
Sami Mogannam	1,107.73
Robert Appel	723.84
Yvonne Hernandez	694.41
Crystal Timberlake	686.91
Preeti Sahgal	643.40
David Wang	551.03
Ronald Rivera	416.50
Patrice Wise	408.90
Diana McNair	379.11
Olaf Johnson	363.30
Adam Herman	360.12
Ryan Tucker	356.58
Max Quasem	355.95
Richard Refano	348.00
Keisha Sandle	333.48
John Szoka	313.68
Jera Culbert	306.00
Heidy Morataya	296.76
Jodi MacPherson	293.82
Zeve Katz	278.01
Gail Arundale	240.78
Balvino Cardoza	230.22
Erin Neal	229.86
Lorena Barriere	225.99
Daniel Kulman	207.00
Beth Snow	206.13
Lawrence Dennis	203.25

*All qualifiers listed achieved at least \$200 in bonus totals.

Leadership Bonus

Total \$429,173.16

Qualifier	Bonus
Brett Gryska	\$7,660.62
John Collins	7,628.32
Robert Shafer	7,206.37
Wayne Fader	7,170.18
Earnest Powers	7,074.84
Desi Dimitrova	6,654.40
Mitch Duplantis	6,417.07
David Iriye	5,615.09
Alberto Alcalá	5,234.24
David Thomas	5,179.11
Cheryl Foti	5,115.18
Robert Dunn	5,015.41
Harjeet Rana	5,002.31
Jeffery Thiel	4,833.63
Christopher Clark	4,690.85
Byron Paz	4,660.93
Levar Morgan	4,580.44
David Hausman	4,549.18
Richard Sprigg	4,535.80
Maijargal Sukhbaatar	4,523.58
Tiffany Roland	4,450.91
Ben Halali	4,439.53
Pamela Ladd	4,428.16
Phillip Prata	4,043.38
Samuel Cohen	3,736.32
Patrick Stenglein	3,569.77
Laura Fisher	3,478.83
David Guzman	3,437.89
Shaun McDonald	3,382.40
Dorian Oldham	3,370.87
Allan Gilbert	3,343.33
Volodymyr Derevyanyy	3,243.34
Robert Gertles	3,242.03
Steven DiChiaro	3,153.07
Marino Baca	3,133.40
Steven King	3,117.83
Joseph Moore	3,053.60
Athar Sheikh	3,011.81
Jason Harris	2,989.46
Alvin Hagens	2,935.10
Michael Laramie	2,906.21
Steven Engrav	2,871.41
Doreen Ryan-Foti	2,806.74
Marcus Howard	2,802.01
Stephen Bendure	2,762.99
Averyl West-Washington	2,702.81
Mathew Mealey	2,650.90
David Wang	2,584.54
Michael Sakiewicz	2,483.98
Maxine Moody	2,417.65
Bradley Weigand	2,343.47
Nicholas Zangardi	2,304.12
Eric Cochran	2,257.10
Vanessa Garcia	2,255.47
Sarai Castanon	2,219.79

Qualifier	Bonus
Randy Teyssier	\$2,149.24
James Palmes	2,111.74
Samuel LaSala	2,109.95
Tracy Haden	2,043.75
Daven Hermosura	2,035.62
Diane Carrion	2,024.83
Sebastian Kazek	2,005.25
Moswen Taylor	1,980.18
David Melcher	1,964.09
Mathew MacCannell	1,958.41
Matthew Melhorn	1,952.03
Jackie Alston	1,926.73
Lawrence Willhite	1,917.52
Jason Dickson	1,904.14
Brandon Teter	1,902.11
Ryan Hall	1,890.87
Robert Kanaan	1,844.32
Alex Gonzales	1,834.18
Michael Zorn	1,814.79
Bobby Gujral	1,804.03
Gregory Engrav	1,803.08
Jermaine Gunter	1,792.32
Lawrence Hauck	1,756.81
Stephen Hill	1,754.44
Brian Allt	1,745.99
Evan Holzhauer	1,680.21
Antonio Monica	1,673.51
David Ackerman	1,666.36
David Goodman	1,641.16
Erik Graham	1,634.64
Richard Barbour	1,625.54
Beth Snow	1,609.06
Michael LiBassi	1,555.68
Jorell Washington	1,532.92
Jeremy Welch	1,514.96
Sonny Gurney	1,473.27
Kyriacos Davis	1,457.68
Patrick Duray	1,449.69
Kathryn Chaisson	1,447.03
John Hollins	1,433.53
Clifford Mekelburg	1,386.05
Daniel Walton	1,350.64
Toby Potter	1,334.15
Jason Taylor	1,304.34
David Romfoe	1,298.02
James Vateret	1,292.08
Michael Garrett	1,273.22
Natalie Linker	1,268.81
John McGrath	1,268.46
Ryan Vopat	1,264.43
Kedric Davis	1,258.34
Yvonne Hernandez	1,230.11
Donny Bowen	1,211.61
Tim Schroeder	1,197.89
Samantha Chui	1,178.23

Qualifier	Bonus
Aaron Burke	\$1,136.48
Arthur Greene	1,125.95
Thomas Craig	1,124.78
Danielle Jankowski	1,080.43
Katherine Georgiou	1,067.53
Dawn McElwain	1,059.13
Craig Beck	1,053.81
Daniel Orr	1,052.93
Pablo Garcia	1,022.71
John Sparby	1,014.35
Phillip Humbel	1,003.48
Nelson Scott	982.48
Alan Silverman	964.80
Roger Melton	960.43
Benjamin Foti	952.96
Christopher Jordan	948.69
Nicholas Lorence	940.68
Michael Forcier	931.52
Robert Hearn	930.09
Kimberly Bird	926.47
Aaron Gebke	919.27
Soen Sheppard	907.22
Timothy Clark	903.43
Benjamin Eggen	895.37
Stephen Jubrey	887.29
Adam Kiss	863.12
Joshua Stankovich	850.91
John Thornton	846.20
Christopher Stephens	837.79
John Cochrane	831.98
Michael McIntosh	822.77
Loralee Vasquez	820.39
Justin Wilson	818.30
Kenneth Greer	816.17
Emmanuel Villasenor	811.28
Brittney Mathews	799.62
John Manarte	797.05
Daniel McCarthy	796.82
Alex Grakhov	790.47
Karen McQuoid	775.26
James Ching	772.57
Raymond Risucci	770.58
Milton Garlick	768.38
William Ray	758.32
Jared Mlinarich	748.91
Sara Welch	714.95
Melissa Losk	706.74
Cara DeFiore	706.60
Christopher Keller	705.75
Rodney Ward	703.21
Michael Sheets	702.18
Brad Thomas	698.35
Timothy Velky	686.81
Brock Adams	677.20
John Charlton	676.49

Leadership Bonus

Qualifier	Bonus
John McCreary	\$670.38
Chad Derrick	669.87
Mark Beckford	662.97
Christopher Williams	654.90
John Hancock	649.48
Rebecca Klebsch	644.57
Jason Young	641.32
Natalie Soboleva	637.77
Taneshia Solomon	634.95
Amir Sedaghat	622.17
Brian Fernandez	616.21
Anthony Balsano	615.24
Lorenzo Lameko	598.28
Julia Beatty	598.11
Garret Kun	596.20
Daniel Phares	593.03
James Cunningham	578.23
George Lahamedjian	569.56
Brendan Boyle	569.28
Jason Ocean	565.24
Gevorg Yanukyan	564.69
Charles Vance	563.45
Jason Mayer	563.01
David Montgomery	562.37
Steven Rogers	559.70
Dustin Raam	552.40
Kate Verhelst	534.76
Richard Correa	524.33
Adam Smith	520.33
Anthony Paradiso	513.16
Travis Brock	509.08
Aayan Khalif	507.81
Jessica Kemp	496.69
Robert Vincent	493.22
Aaron Schroeder	490.47
Dewey Lewis	487.77
Elaina Bosco	486.12
Hyungjun Kae	483.00
Michael Antognoli	479.21
Kathryn Dickens	478.83
Jamison Weatherspoon	478.65
Kelvin McDiarmid	477.62
Reynaldo Singson	470.18
Matt Wyss	460.45
Matt Pflueger	454.46

Qualifier	Bonus
Michael Weeder	\$452.53
Andrew Bishop	452.24
Philip Anderson	448.99
DeMario Cooper	443.82
Michael Boyer	442.23
Rebecca Rangel	433.10
Paul Samra	432.64
Albert Lau	431.49
George Noujaim	427.90
Craig Strompf	420.76
Matthew Ho	\$414.64
Zeve Katz	412.67
Larry Pereira	412.02
Dustin Henderscheid	409.44
Ryan Vopat	406.15
Michael Marion	403.68
Jay Meyer	398.50
Thomas Stewart	395.50
Justin Herdzina	393.82
Travis Eick	392.18
Neil Quinn	392.06
Sharon Brenner	390.19
Dichita Warren	389.56
David Ramirez	387.86
Lanajo Wagnon	384.78
Silvia Ortiz	383.94
Eric Aron	378.65
Elvis Langha	368.71
James Isip	364.78
Corey Neff	363.93
Edward Bernard	363.54
Ryan Nishio	359.82
Salvatore Gallo	340.06
Atta Saleh	339.62
Michael van Delft	338.79
Dick Nakatani	330.48
Dart Brown	328.29
Julianna Jones	328.19
Michael Black	326.11
James Allen	324.01
Scott Fenton	323.60
Kristin Garramone-Hager	322.46
Maria Greene	321.91
Amanda Niss	321.43
Andrew Ouellette	317.77

Qualifier	Bonus
Andrew Brinkmeyer	\$317.70
Laurie Quinn	314.85
Ronald Rivera	314.52
Brian Balch	312.79
Robert Drake	310.24
Jason Beyer	308.03
Rhonda Brown-Strong	307.38
Matthew Willrodt	306.14
Yolanda Palmer	304.78
Keith Green	303.75
Robert Reagan	300.77
Noel Ables	299.31
Christian Chenier	298.21
David Saez	294.99
Cindy Craven	291.92
London Burnett	289.48
Cathy Thompson	288.20
Daniel Valenzuela	287.11
Andrea Barenholtz	286.91
Lesly Bernard	281.27
Kelly McDonald	\$279.82
Kasali Kotun	276.34
Romaro Crowder	273.21
Adam Lachat	269.41
Sita Pereira	268.97
Alex Hernandez	261.23
Christopher Hittner	261.17
Susan Cooksey	253.74
Roghie Hassanloo	253.55
Alan Weissen	252.28
Sharonda Moses	251.80
Richard Cortez	247.95
Mark Sowten	247.74
Darron Hacker	247.73
Rory Crockford	242.29
Tami Dixon	225.80
Mickey Flinn	223.58
Mark Bleier	222.58
Kieth Matesig	222.08
David Boshard	222.06
Karuna Bhatia	221.67
Tod Brown	207.59
Timothy Matteson	207.52
Perquida Osborne	207.05
Stacy Taylor	205.24

*All qualifiers listed achieved at least \$200 in bonus totals.

World's Greatest Bonus

Total \$745,082.16

QUALIFIER	BONUS*
Roghie Hassanloo	\$6,351.24
Tehani Maragos	5,612.99
Max Quasem	4,697.52
Catherine Minor	3,444.22
Lily Tchen	3,444.15
Timothy Cruise	3,238.96
Jose Lopes	3,142.15
Brenda Anderson	3,087.70
Ed Olfert	2,877.94
Norman Lew	2,715.60
Freida Yakubov	2,607.97
Raymond Angeles	2,586.01
Helen Taylor	2,564.41
Bradley Ellison	2,555.64
Al-Karim Walji	2,460.61
Brent Leathers	2,217.81
Robert Ulreich	2,209.65
Yevgeniy Kashkin	2,179.41
Kent Zadko	2,178.36
Elvis Obanor	2,168.93
Leone Tom-James	2,154.60
Rita Earl	2,119.50
Karen Sessing	2,064.70
Haoyu Xu	2,023.63
Charles Zwicker	2,018.33
Wendy Jennings	2,011.75
Larry Bolinske	2,002.19
Robert Reagan	2,001.49
Bobby Gujral	1,928.93
Kimberly Riley	1,925.57
Ronald Friedlander	1,898.78
Delaunda Milner	1,882.86
Randolph Souliers	1,878.57
Scott Remy	1,854.03
James Palmes	1,831.00
Christine Durrer	1,822.92
Kevin Ishikane	1,805.18
Brock Lampe	1,778.24
Rochelle Kieta	1,762.74
Jessica Santamarina	1,761.91
Patrick Taylor	1,757.96
James Cummings	1,724.01
Jeremy Gray	1,723.10
Victor Rodos	1,720.43
Marc Coulter	1,696.69
DeAngelo Haslam	1,674.56
Norman Candelore	1,673.69
David Jackson	1,665.69
Joey Kennedy	1,662.95
Alvin Flournoy	1,661.85
Paul Abeling	1,644.99
Dart Brown	1,612.17
Robert Vincent	1,604.89
Danielle Jankowski	1,593.74
Mark Clark	1,593.62
Amy Buskas	1,585.44
Lee van Delft	1,585.44
Mike Hudnall	1,569.06
Samantha Chui	1,565.09
Magen Campbell	1,561.90
Joshua Lageman	1,535.83
Taylor Roseveare	1,512.17
Ala Awad	1,502.45
Steven Stensrud	1,495.91
Alex Gonzales	1,486.14
Theresa Bellajaro	1,484.17
James Burke	1,459.41
Thomas Bushaw	1,442.35
Zachary Hart	1,437.76
Mark Bleier	1,424.81
Heather Pearce	1,423.82
Jamie Zeigler	1,417.24

QUALIFIER	BONUS*
Daniel Jones	\$1,415.19
Taylor Moore	1,414.12
Gleb Ostrovsky	1,414.01
Barbara Leader	1,412.64
Mary Ann Gaelic	1,411.47
Tami Dixon	1,402.29
Ryan Clark	1,391.62
Rebecca Farnsworth	1,373.33
Craig Byer	1,366.21
Stephen Scheri	1,359.35
Geron Harris	1,356.01
Mark Ziemianski	1,353.17
Jose Harb	1,345.54
Darryl Jones	1,342.97
Kim Charles	1,342.86
Anthony Balsano	1,339.69
Dichita Warren	1,337.46
Natalie Lloyd	1,334.50
John Rooper	1,324.55
Christian Bryant	1,318.64
Lynn Jones	1,314.45
Veronica Barrionuevo	1,314.09
Jinzhou Zhao	1,313.81
Ardith Jefferson	1,306.00
Cassandra Gordon	1,302.04
Carlos Yearwood	1,297.70
Nedelka McLean	1,296.56
Russell Morris	1,270.18
Christopher Custer	1,263.40
Maria Greene	1,258.04
Kevin Edwards	1,251.24
Benjamin VanFossen	1,242.97
Timothy Matteson	1,242.69
Yerson Larrahondo	1,242.59
Juan Morales	1,236.52
Joshua Toft	1,234.25
Lephus Scantling	1,231.79
Kurt Walters	1,227.20
David MacNeill	1,223.68
Mehr Shahukar	1,222.80
Jamison Blom	1,220.79
James Seaborn	1,220.78
Mario Chavez	1,216.83
Arnold Iacoviello	1,212.74
Michael Black	1,209.46
Peter Kaplanis	1,204.78
Brent Arbour	1,200.69
Daniel Umbertone	1,198.43
William Parmeter	1,196.82
Debbie Romero	1,190.44
Michael Pett	1,184.74
Christa Barfield	1,172.26
Patricia Anderson	1,171.54
Lola Tatum	1,171.03
Ariana Schubert	1,166.91
Jervonne Rogers	1,165.74
Constantine Shauf	1,163.54
Salvatore Gallo	1,162.87
Greg Stewart	1,162.59
Amir Sedaghat	1,157.74
Robert Prodnick	1,150.54
John DeRosier	1,149.09
Luvette Ward	1,144.86
Bernardo Lopez	1,143.48
Richard Carter	1,143.44
Rasha Worthington-White	1,143.06
Theresa Sanfilippo	1,140.21
Ramin Maghsoud	1,139.37
Vianney Ruiz	1,137.66
Renata Kent	1,135.01
Samson Adelufosi	1,132.31
James Ching	1,131.83

QUALIFIER	BONUS*
Earnest Loveless	\$1,131.62
Robert Granzow	1,131.06
Johnathan Olsen	1,124.47
Adam Kahn	1,115.96
Jayson Medema	1,114.86
Jerrell Johnson	1,112.27
William Coyle	1,108.33
Rachel Henry	1,106.32
Juan Acevedo	1,105.08
Jason Marlow	1,099.77
Darron Hacker	1,098.81
Scott Hanna	1,095.84
Adelfa Parinas	1,089.51
Jarrod Turner	1,088.26
Siulolovao Kafoika	1,087.98
Lorie Keller	1,085.34
Robert Biser	1,085.31
Daniel Hanson	1,081.68
Andrew Mathusek	1,078.10
Sean Lacroix	1,070.70
Eric Zweifel	1,067.94
Kevin Shields	1,063.63
Amanda Deal	1,063.32
Jared Vidrine	1,062.05
Kenneth Greer	1,060.54
Juan Cardona	1,060.17
Kurt Papenhausen	1,050.73
Stephanie Broeder	1,050.44
Stephane Masyn	1,046.60
Andrew Reynard	1,044.46
Richard Cortez	1,043.22
Duane Robertson	1,041.36
Clifton Horton	1,037.76
Kyle Smith	1,037.34
Mark Sowten	1,031.24
Michael Thomas	1,031.21
William Ray	1,030.31
Kevin Haines	1,028.10
Frederick Greene	1,027.34
Pamela Smith	1,027.14
Sandy Knecht	1,020.58
Frank Jendusa	1,018.76
Lori Sellers	1,018.00
Craig Kitchner	1,017.32
Brandon Kissinger	1,014.12
Rita Haidinger	1,011.51
Omar Hashimi	1,010.99
Rickie Sasser	1,007.46
Jose Lomeli	1,006.31
Cesar McClain	1,004.00
Alfredo Ramirez	1,003.78
Larry Pereiro	1,002.44
Timothy Nolan	1,002.11
Tina Grzeca	1,001.16
Marchon Tatmon	998.78
Justin Wilson	997.08
Eli McKenzie	996.73
Robert Webb	994.52
Julius Chibayere	991.95
Elizabeth Cazares	990.16
Gabriel Manzo	990.08
Maria Esposito	984.85
Peter Knapp	984.11
Robert Drake	983.43
Billy Wilder	980.93
Jesse Wise	975.09
Catherine Luke	970.92
John Manarte	966.83
Tasha Tucker	965.27
Michael Antognoli	965.09
Renee Anderson	964.65
Marisa Willgruber	963.37

World's Greatest Bonus

QUALIFIER	BONUS*
Barbara Stillwell	\$959.59
Elaina Bosco	957.91
Calvin Moore	956.47
Andrew Scritchfield	956.41
JoAnne Marks	954.82
Keith Synan	954.62
Telly Wilson	954.37
Edward Bernard	952.90
Andrew Bishop	950.45
Joshua Atwood	950.10
Krista Thieme	946.42
Ini Augustine-Akpan	945.53
Tammy Zagata	944.06
Fernando Fernandez	943.64
Duane Dowden	941.41
William Walter	940.88
Arnold Pacleb	939.41
Jo Karr	937.35
Gene Bartoli	936.51
Mercedes Ayala	935.63
David Sellek	935.04
Jamie Rutan	933.21
Andrew Brinkmeyer	932.33
Paramjit Sangha	931.75
Ronald Starr	923.24
Kenji Leonard	923.03
Oswaldo Kouno	920.07
Pamela Smith	916.63
Rashelle Nugent-Smith	915.10
Luciana Mosca	914.02
Michael Camara	913.24
David Aronovich	912.88
William Winchester	909.91
Derrick Hall	908.13
Mickenzie Linse	906.47
Jermaine Gunter	905.85
Brian Wolchok	905.11
Steven Fowler	900.33
Dason Phaul	899.28
Robin Glisson	897.96
Brandon Zangaro	894.74
Daniel Gamble	894.13
Oscar Polonio	887.99
Jose Tavera	886.75
Shaun Williams	882.89
William Collins	880.04
David Ackerman	873.61
Carey Sobers	867.90
Jenny Sample	867.67
Kristi Vang	867.20
John Cochrane	863.75
Kilisimasi Segal	858.95
John Tippett	856.66
Pritpal Sandhu	855.64
Jun Ma	853.13
Jamison Weatherspoon	850.75
Lorena Barriere	846.45
Thomas Tulowiecki	844.10
Tiffany Mambery	843.26
Jason Duncan	842.97
Jerry Marion	837.98
Nadia Zarazua	837.79
Gregory Hayman	830.46
Jera Culbert	823.34
Shawn James	822.78
Ryan O'Donnell	822.16
Nicholas Lorence	821.00
Christy Starr	812.31
Teresa Butolph	809.39
Brandon Asuka	804.58
Alfred Brenner	804.43
Chelsey McLean	803.15
Beverly Bergthold	800.86
Steven Edgell	799.85
Carlo Bonifazi	799.31

QUALIFIER	BONUS*
Jeff Lamar	\$797.77
Christen Coppola	795.80
Shaelagh Legus	795.37
Michael Schulman	793.74
Pablo Pirela	791.83
James Reilly	789.23
Marshan Johnson	788.54
Kyle Schilkey	787.70
Sharon Brenner	786.64
Wayne Green	784.70
Demetrius Franklin	784.46
Marcus Hix	782.88
Christopher Brooks	782.78
Lamar Jordan	782.67
Christopher Edwards	777.51
Georgia Georgopoulos	777.03
Thomas Dugan	771.94
Ronald Stingley	771.76
Ronell Green	764.80
Reyna Munoz	761.70
Sunshine Moran	760.46
Karen Stockwell	758.96
Alan Rosen	757.27
Annalee Ritter	756.89
Bernard Oliphant	756.41
Dorothy Henkel	755.07
Adam Trubacz	754.37
Erik Costello	753.10
Elise Lombardo	752.84
David Hernandez	749.75
Danira Madrigal	748.79
Linda Bird-Harris	744.46
Timothy Zettlemyer	743.80
Brian McTear	740.91
Brien Dinsmore	735.64
Elizabeth Workman	734.97
Timothy Keene	732.93
Joan Giron	732.60
Franklin DeJesus	730.81
Julie Wells	729.53
Daniel Eggers	727.65
Timothy Watson	725.43
Kathleen Unitas	723.60
John Vidro	723.16
Matthew Glisson	721.67
Beth Snow	720.68
Kim Sprenger	718.30
Anthony Mele	718.22
Stefan Comanita	715.08
Patrick Parisi	712.28
L Preston Wade	711.60
Jessica Moreira	710.15
Cathy Howard	709.80
Joseph Fink	708.68
Lawrence Broniszewski	708.53
Michael Craft	707.97
Heather Hewitt	707.76
Matthew Cisneros	705.48
Andrea Barenholtz	703.56
Melissa Schroeder	702.92
Johnathon Bunch	701.58
Elizabeth Cross	701.40
Mickey Flinn	701.28
Brad Thomas	694.09
Henry Dang	693.67
Gina Congi	692.17
John Harrison	691.75
Anthony Anderson	690.38
Clifford Mekelburg	689.23
Jonathan Russell	689.04
Raphael Bouchereau	688.91
Richard Davis	688.33
Kristina Gerhard	686.08
Amy Shui	684.23
Craig Strompf	679.73

QUALIFIER	BONUS*
Richard Olinger	\$678.47
Thomas Drummey	677.15
Harry Laughlin	676.86
Michael Delahunty	674.91
David Harrington	674.64
Craig Erwin	672.15
Ben Halali	670.13
Jennifer Garcia	669.09
Benton Tong	666.38
Patrick Stenglein	666.21
Daniel Potilechio	664.35
Alex Hernandez	664.07
Daniel McDonald	663.65
David Saez	661.31
Ahmed Karkoura	658.23
Johnathon Ellington	653.80
Silvia Ortiz	653.25
Elizabeth Hodgson	651.13
Aaron Latham	650.37
Jeffrey Hagan	649.64
Alicia Pineau	649.24
Michael Bresette	647.48
Phillip Cobrand	645.03
Jayne Herrick	644.89
London Burnett	640.47
Abolfazl Mohammadi	639.82
Brian Courtney	639.35
Nestor Aramayo	638.87
Dick Nakatani	636.50
Darilyn Bethea	632.82
Curtis Visser	632.74
David Epifano	629.40
Stephon Donaldson	628.97
Christena Wong	628.57
Jacob Eyer	627.73
Neil Quinn	626.75
Richard Pasternack	626.38
Allen Nelson	624.54
Brandon Belisle-Lamoureux	624.26
Christopher Heckman	620.84
Timothy Velky	618.37
David Goodman	615.01
Brittany Candee	613.01
Cletus McDonald	611.98
Donald Mitchell	610.77
Erica Cassavaugh	610.69
Raymond Appleberry	610.31
Daniel Burnell	609.50
Kimberly Bird	608.09
Dustin Dunlap	607.88
Peter Soybel	607.00
Milton Smith	606.81
Hank Gordon	606.30
Edward Harris	605.14
Zulfikar Bhukera	602.82
Robert Smith	602.44
Iryna Sushkova	600.55
Dustin Dunbar	599.72
Earl Laguff	599.44
Bradley Kampmeier	599.15
David Mellies	598.40
Peter Kwiatkowski	592.81
Benjamin Mancillas	592.33
German Pena	592.05
Theresa Trecroce	591.34
Nicholas Rice	590.84
Adam Thornton	590.59
Elizabeth Teller	588.91
Shannon Sawyer	586.88
Nellie Whittaker	585.20
Ariana Gutierrez	583.72
Sharon Castellano	581.30
Keith Litterst	579.42
David Jasso	578.08
Adam Dziak	577.85

World's Greatest Bonus

QUALIFIER	BONUS*
Mark Janis	\$574.77
Osei Agyeman	573.99
Aaron Pullam	572.60
James McLagan	571.66
Arthur Westergren	571.02
Charles Clagett	570.46
Ted Schilling	568.28
Benjamin Eggen	565.01
Desmond Kamara	564.21
Wei Chen	563.67
Sharonada Moses	563.63
William Brasher	563.53
Katie Lee	563.10
Andrew Belsky	562.85
Tibor Simon	561.90
Adam DeLuna	559.05
Daniel Valenzuela	559.03
Nya McGhee	559.00
John Fairley	558.38
Jesse Lawson	557.06
Ivoni Amato	556.22
Lee Croft	555.43
Matthew Nereng	555.34
Herman Fennell	554.39
Charles Perez	553.78
Mildred Rush	553.49
Jean Michelle Hardee	552.14
Anthony Kinzler	551.14
Stephen Jubrey	549.82
Jason Ocean	549.65
Ghina Malaney	548.77
Garret Kun	546.79
David Thornton	543.65
Joshua Puig	542.49
Eric Colson	540.59
Chris Winkowski	538.74
Michael Bromberg	538.60
Cody Christian	538.01
Bryan Dye	537.90
Marco Santos	537.30
Regina Stingley	532.77
William Selby	531.68
Justin Germany	531.54
Kenney Garcia	530.92
Arthur Greene	528.57
Karen McQuoid	527.52
Cindy Craven	527.28
Michael Brown	524.30
Alexander Seropian	523.85
Damien Cannaday	522.45
Julie Hallgren	522.37
Jackie Alston	522.10
Alba Wandurraga	521.01
Jacky Pipkin	519.95
Nedra Wilson	519.36
Adam Schacter	519.17
Chad Lewis	518.18
Thomas McGarry	516.80
Katie Surls	516.48
Christopher Feiner	516.33
Arthur Carter	515.60
Daniel Griffin	513.31
Mindy Kohl	511.46
Rusty Letson	511.26
Frank Mangus	508.77
Eric DePalma	505.03
Jason South	504.65
Gail Siemer	502.84
Stephen Burton	499.58
Eun Oh	498.60
Nicholas Moakley	497.86
Antonio Monica	496.94
Regenia Mapson	496.62
John Pagano	495.75
Katherine Wright	494.85

QUALIFIER	BONUS*
Lisa Stella	\$494.76
James Cunningham	493.73
Jacqueline Reim	492.25
Erik Rice	492.03
Craig Beck	488.90
Darcie Crotteau	486.16
Rachel Arenas	481.54
Rajiv Mehra	480.18
Lintria Cosier	480.13
Scott Florin	479.08
Shauntay Furbush	478.81
Aseneth Meza	478.22
Michael Rome	478.12
Brian Sundberg	478.02
Shasta Doty	477.88
Jenna Burchill	477.82
Sylvain Sawyer	477.77
Nancy Shoemaker	477.34
Adam Smith	477.34
Clayton Menezes	476.69
Humera Sheikh	475.94
Donald Johnson	475.26
Sharnitha King	474.81
Michael Weeder	474.36
Jermaine Johnson	472.62
Paul Smoley	472.16
Deon Moore	470.72
Claudia Baba	469.78
Wendy Hernandez	469.41
Carolyn Smith	469.36
Keith Green	468.91
David Campbell	466.57
Hadi Najeddine	464.87
Erickson Bencosme	464.64
Benjamin Vondrak	463.57
Melody Foy	462.80
Derek Ayala	462.08
Catherine Cusyck	461.19
Peter Wan	459.11
Nathan Bishop	459.05
Rhonda Brown-Strong	456.80
Aaron Hickenbottom	456.51
Austin Powell	455.85
Jay Meyer	455.68
Mark Peltz	455.62
Michelle Faber	455.25
Joshua Berns	454.90
Kelly Irwin	454.29
Ashley Whitehouse	454.11
Candis Warkentin	453.99
Marcus Wilkes	451.48
Eric Bott	451.41
Seth Randolph	451.17
Teresa Heupel	449.37
Richard Blair	446.84
Richard Lutz	446.68
Lisanne White-Payne	445.16
Peter Patrie	443.52
Astrid Slotterbeck	443.30
Arlene Grosso	442.83
Patrick Leung	441.71
Anais Cardiel	441.34
Ricardo Diaz	441.11
Lisa Martinez	437.47
Curtis McGruder	436.62
Susanne Munro	436.41
Mark Lindenmann	436.05
Allan Gilbert	434.12
Jennifer Holliday	433.40
Wieslaw Zamozniak	433.19
Leon Blake	431.43
James Larkin	430.75
Nicholas Brown	430.63
Kevin Smith	429.70
Antonio Depina	427.91

QUALIFIER	BONUS*
Elma Walker	\$427.74
Gabriel Feldmann	426.70
Matthew Willrodt	425.78
Benjamin Kelly	425.09
Carol High	424.50
Kenton David	423.85
John Serrano	423.62
Herivelto Pereira	422.41
Theresa Kriel	422.22
Ronald Rivera	422.17
Thomas Vanosdol	418.82
Sheryl Patterson	417.66
Kelvin McDiarmid	417.22
Timothy Dawe	417.19
Jay Newsome	416.94
Brock Graff	416.82
John Van Buren	416.45
Jason Beyer	415.66
Bedis Kilani	414.74
Ross Ewen	414.30
Adam Lachat	411.03
Caroline Schurter	410.46
Brendan Boyle	409.48
Melvyn Almanzar	408.30
Ryan Neel	407.98
William Gordon	407.94
Rosa Jones	407.56
Huihann Wee	407.22
Cecelia Kim	404.15
Vicki Westenskow	403.74
Laurie Quinn	403.67
Neville Shahukar	403.44
Pamela Drury	403.10
William Heath	400.90
Raul Castaneda	399.73
Christopher Bauer	399.38
Saygun Aktas	399.04
Fritznel Octave	398.06
Jeffrey Reid	396.60
Rhelda Allen	394.32
Cindy Cross	393.78
Matthew Marshall	392.91
Renee Porter	392.65
Natalie Soboleva	390.71
Catherine Mak	390.18
Kirk Alexander	389.94
Nina Edmonds	388.79
Philip Brady	386.91
Bassel Nelson	386.21
Bruce Crowell	382.87
Syntoshia Tolbert	381.39
Daniel Johnson	380.43
Frank Soldo	380.16
James Valentine	380.04
Daniel McCarthy	379.93
Dewey Lewis	379.69
Franlisa Williams	377.68
Sophia Fryer	377.50
Bahia About	376.67
Joshua Stankovich	376.67
Isabelle Hernandez	376.21
Taneshia Solomon	375.97
Kevin Young	375.92
Jesse Zwack	374.22
Kyriacos Davis	373.70
Terry Holden	373.65
Janice Dixon	373.57
James Delaplante	373.43
May Sleiman	373.09
Larry Adebessin	372.35
Barbara Oglesby-Jones	372.32
Robert Moore	370.27
Scott Smaltz	370.10
Patricia Lee	368.65
Alfonso Garcia	367.80

World's Greatest Bonus

QUALIFIER	BONUS*	QUALIFIER	BONUS*	QUALIFIER	BONUS*	QUALIFIER	BONUS*
Chad Osmon	\$367.53	Greg Luna	\$319.10	Jeffrey Dugan	\$273.33	Brandon Gordon	\$232.42
Thomas Vena	366.54	Angelika Vassilieva	318.86	Candace Engelson	272.87	John Sparby	232.37
Evan Wicklund	365.95	Wayne McLean	318.85	Nikki Woods	272.63	Erin Ralph	232.15
Brandon Silbernagel	365.81	James Schneider	317.83	Jeffrey Shrader	271.89	Vera Leus	232.08
Gina Wilson	365.20	Ziad Aafouallah	317.75	Crystal Reeves	271.82	Michael Perkins	231.02
Hsiaohsuan Li	365.11	Shawn Yarbrough	317.43	William Buckenmeyer	271.35	Joelann McCracken	230.96
Kristina Small	364.74	Lorenzo Lameko	316.80	Alex Diaz	271.22	Lynwood Randolph	230.75
Kevin Richard	364.15	Patrick Robitaille	315.86	Vance Bosch	269.62	Manuel Karasimonyan	230.63
Arjai Jackson	363.28	Jason Titus	313.10	Karim Elfeky	268.41	Teresa Phillip	230.50
Anatoli Guelfgat	362.54	Vann Estrada	311.70	Eric Graham	268.25	Rudi Camenzind	230.10
Tina Ward	361.65	Terry Knudson	310.08	Margarita Kagan	268.04	Dwayne Powell	230.05
Kevin Yakowich	361.49	Rencel Jones	310.06	Linda Doucette	267.93	Christine Walker	229.86
Christopher Williams	360.06	Robert Surguy	309.97	Troy Plummer	266.78	Ariel Palma	229.77
Emma Graham	359.42	Montell Mister	308.42	Chad Neff	265.47	Troy Hall	229.54
Ineida Andrade	359.24	Frances Williams	307.95	Krystle Chichester	264.32	Nicholas Duty	229.42
Kristy Watzlawick	357.45	David Popowitz	306.06	Bryan Fareri	264.04	Matt Wyss	229.04
Sean O'Hara	356.10	Brendan Sheehan	306.05	Philip Currie	263.84	Noah Strozier	228.99
Reginald Patrick	355.51	Ernesto Magat	305.32	Majesta Davis	263.35	Derrick Cook	228.95
Edwina Taft	353.73	Gregory Nemetz	304.47	Timothy Peters	263.04	Debera Van Dyke	228.84
Stephan Siemens	353.62	Olivia Mahieu	302.85	Janice Gill	262.98	Lesley Wells	225.98
Bianca Zaragoza	353.39	Blake Hardison	302.75	Jesse Reeder	261.81	Scott English	225.06
Dale Gipe	353.35	Salvador Ramirez	302.19	Steven Newell	259.98	Angelica Gallardo	224.99
Norbert Nelson	353.02	Corbyn Estey	301.49	Lorraine Nixon	258.96	Sorana Blackfoot	224.38
Eddy Prellwitz	350.34	Jonathan Unger	301.22	Travis Stadler	258.67	Tyler Hunt	223.98
Jamie Winkler	349.20	Harold Canter	301.11	Jamie Whitbey	257.96	Antonio Evans	223.64
Christopher Benigni	347.95	James Scholder	299.07	Suzanne Folmar	257.18	Devin Phillips	223.60
Tyler Murray	347.69	Claudia Frye	298.46	Stefanos LeBrasseur	256.17	Shane Fonner	223.40
John Martins	347.13	Neal Fensterwald	297.76	Jeremy Philbin	255.96	David Williams	222.06
James May	345.32	Trisha Shepherd	297.62	Michael O'Rourke	255.18	Jammal Vaughn	221.81
Ruby Nkwenti	345.08	Prudence DesJardins	297.07	Jason Hall	254.79	George Noujaim	221.63
Wong Heng Tuipoloo	344.52	Josh Killian	296.42	Herbert Adams	253.71	Katherine Georgiou	221.52
Luz Torres	344.14	Harley Wright	295.91	Tony Moy	252.71	Marcus Sanders	221.22
Glenn Van De Sande	343.89	Stephaan Brown	295.90	Brad Bennefeld	251.55	Nicholas Epifano	220.81
Kiriya Galvez	343.79	Andrew Haskins	295.41	Jessica Wurtz	251.36	Peter Chan	220.75
Daniel Panaro	342.51	Katrina Arnold	294.77	Thomas Bryant	250.09	Amber Howery	220.65
Benjamin Charles	342.26	Marshall Rusnak	294.14	Tawanna Sadeeq	249.76	Heidi Joy Schollmeier	219.62
Che Zong	342.22	Joseph Flynn	293.41	Henry Getty	249.34	Ana Escobar	219.47
Mafi Hausla	341.57	Kurtis Ross	292.59	Regina Head	248.92	Roger Weisman	219.15
Christina Turner	341.39	Todd Rothfuss	291.38	Sarah Hodge	248.49	Maysem Alsaidi	218.17
Irakli Dolidze	341.27	David Ramirez	290.43	Mark Bostwick	248.05	Aaron Haskins	217.86
Richard Brown	339.95	James Turner	289.88	Matthew MacDonald	247.88	Charles Wachuku	217.50
Nicu Stirbu	339.02	Derek Wiens	289.71	Michael Baier	247.88	Daniel Davis	217.17
Michael Romeo	339.01	Thomas Soloweyko	289.47	Steven Roy	247.78	Larry Malitz	217.03
Charlie Manuel	338.91	Bert Feldman	288.86	Adam Kuhr	247.39	Bryan Harris	216.63
Frank Carpenter	338.49	Marcus Oliver	287.73	Todd O'Neill	246.72	Derek Liska	216.31
Edward Rangel	338.07	Sarah Riley	287.56	James Mitchell	246.64	Terri Griffin	216.20
Juanita Vigil	337.59	Shawn Robinson	287.54	Jeremy Engrav	246.13	Stanley Sagi	215.20
Arash Holmes	336.24	Lori Kashfinejad	285.99	Jian Guan	245.70	Antoinette Yellock	214.48
Detreia Glover	335.41	David Walton	285.39	Jordan Brown	245.31	Charlie Warren	214.35
Diego Arango-Puerta	335.01	Anna Lebedinskaya	285.25	Casey Larson	245.22	Sheku Sheriff	212.75
Cynthia Wilwayco	334.69	Rodney Ward	285.04	Bernard Coffey	244.38	Laurence Patten	211.81
David Moir	334.55	Balvino Cardoza	284.70	Kasali Kotun	244.02	Brian Morse	211.63
Cinda Blume	334.48	John Fargot	284.46	Daniel Mensah	243.65	Timothy Nichols	210.52
Vincent Caldwell	334.26	Curt Snow	284.12	Lanajo Wagnon	243.00	Michael Asbell	210.04
Brandon Davis	332.86	Norbert Medina	283.92	Amanda Niss	241.24	Allison Bankowski	210.00
Jason Santa-Maria	332.10	Tanisha Haynes	282.90	Ashley McMurtry	241.05	Michael Sakiewicz	209.61
Darnell McGhee	331.03	Valorie Nhean	282.00	Melissa Merza	239.80	Selena Thammasen	209.25
Latoya Richardson	330.61	Aaron Jones	281.59	Seth Wasson	239.80	Luis Bagundo	209.14
Kyle Bushelle	328.90	Katy Wilkerson	280.54	Matthew Lukesh	239.69	Gail Hand	208.96
Roger Johnson	328.76	James Conley	279.88	Lydia Rivera	238.95	Crystal Hollingsworth	208.74
Colin Phelan	328.34	Mark Page	279.21	Lenard Walker	238.88	Sean Hall	207.16
Matthew Cartwright	328.28	Patricio Mamaclay	279.15	Dawn McElwain	238.80	Hilda Carrillo-Robles	206.96
Lynda Williams	327.18	David Farraway	278.41	Charleston Brown	238.77	Larry Chick	206.37
Robert Tancredi	326.75	Anita Facundo	278.28	Erin Moyer	238.70	Paul Krouse	203.80
Ilona Patterson	326.69	Melissa Nabity	278.24	Nicholas Dwyer	237.97	Curt Leonard	203.04
Dustin Klingebiel	326.20	Dawn Hardin	278.17	Wade Smith	237.40	Nicole Shelton	203.01
Noel Ables	325.05	Lori Simpson	278.14	Cynthia Palfrey	237.22	Brian Key	202.84
David Garbarskiy	324.13	James Brenneis	277.64	Steven Irgang	237.04	Joseph Serrano	202.00
Daniel Stonge	323.75	Brandon Rockwell	277.50	Daniel Scoggins	236.49	Tahila Mateni	201.57
Michael Ellis	323.62	John Charlton	277.23	Thomas Nelson	236.36	Dennis Titcombe	201.54
Hector Urena	322.91	Derrick Jackson	275.46	Anthony Quimby	235.39	Cherry Clarke	200.86
Maureen Karnow	322.58	Ann Lawhead	275.18	Eric Miller	235.02	Charles Smaw	200.62
Jomari Holder	321.61	Kristin Garramone-Hager	274.74	Vicente Alaniz	233.41	Danielle Patey	200.58
Kelly McDonald	321.23	Lydia Hartounian	274.07	Michael Frazier	233.26	Amiee Story	200.43
Kieth Matesig	320.31	Robert Spencer	273.60	Sharon Outlay	233.09	Phillip Kogel	200.34

*All qualifiers listed achieved at least \$200 in bonus totals.